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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
SOUTHERN DISTRICT OF NEW YORK	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Leigh First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your	Morse Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
	meeting with the trustee.	Last name and Samx (St., St., II, III)	Last hame and Samx (St., St., II, III)
2.	All other names you have used in the last 8 years	Leigh Batruk	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6228	

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Debtor 1 Leigh A. Morse Case number (if known)

About Debtor 1:			About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	417 Riverside Riverside Drive apt 7C	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		New York			
County		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debtor 1 Leigh A. Morse Pg 3 of 14

Case number (if known)

Par	Tell the Court About	Your B	ankruptcy Ca	ise						
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under	☐ Chapter 7								
		■ Cl	hapter 11							
		□ CI	hapter 12							
		□ Cl	hapter 13							
8.	How you will pay the fee		about how yo	u may pay. Туր attorney is sub	pically, if you are paying the fee yo	k with the clerk's office in your local court for mor urself, you may pay with cash, cashier's check, c alf, your attorney may pay with a credit card or ch	or money			
					stallments. If you choose this option to (Official Form 103A).	on, sign and attach the Application for Individuals	to Pay			
			I request tha	t my fee be wa	aived (You may request this option	n only if you are filing for Chapter 7. By law, a jud				
			applies to you	ur family size a	nd you are unable to pay the fee ir	ur income is less than 150% of the official poverty installments). If you choose this option, you mustial Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the	■ No).							
	last 8 years?	☐ Ye	s.							
			District		When	Case number				
			District		When					
			District		When	Case number				
10.	Are any bankruptcy cases pending or being	■ No)							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	·S.							
			Debtor			Relationship to you				
			District		When	Case number, if known				
			Debtor			Relationship to you				
			District		When	Case number, if known				
11.	Do you rent your residence?	■ No	Go to li	ine 12.						
	residence:	☐ Ye	es. Has yo	ur landlord obt	ained an eviction judgment agains	t you?				
				No. Go to line	12.					
				Yes. Fill out Inthis bankrupto		Judgment Against You (Form 101A) and file it as	part of			

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Deb	otor 1 Leigh A. Morse			Pg 4 of 14	Case number (if known)
Par	t 3: Report About Any I	Businesses	You Owi	n as a Sole Proprietor	
12.	Are you a sole proprieto of any full- or part-time business?	or ■ No.	Go to	Part 4.	
		☐ Yes.	Name	e and location of business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Numi	per, Street, City, State & ZIP Code	
	it to this petition.		Chec	k the appropriate box to describe your busin	
				Health Care Business (as defined in 11 U.	
				Single Asset Real Estate (as defined in 11	
				Stockbroker (as defined in 11 U.S.C. § 10	
				Commodity Broker (as defined in 11 U.S.C	C. § 101(6))
				None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and a you a small business debtor?	deadline re operatio	s. If you ii	ndicate that you are a small business debtor low statement, and federal income tax return	er you are a small business debtor so that it can set appropriate, you must attach your most recent balance sheet, statement of n or if any of these documents do not exist, follow the procedure
	For a definition of small	☐ No.	I am	not filing under Chapter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	■ No.	I am t		Ill business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am	filing under Chapter 11 and I am a small bus	iness debtor according to the definition in the Bankruptcy Code.
Part	t 4: Report if You Own	or Have An	y Hazardo	ous Property or Any Property That Needs	Immediate Attention
14.	Do you own or have any				
	property that poses or is alleged to pose a threat	S			
	of imminent and	55.	What is	the hazard?	
	identifiable hazard to public health or safety?				

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Leigh A. Morse

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 Case number (if known) Leigh A. Morse Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts **Restitution Judgments** 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Do you estimate that ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do □ 1.000-5.000 **1** 25,001-50,000 1-49 you estimate that you **5001-10.000 5**0.001-100.000 **50-99** owe? **1**0.001-25.000 ☐ More than 100.000 **1**00-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion ■ \$1,000,001 - \$10 million estimate your assets to □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million be worth? □ \$100,001 - \$500,000 □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$500.001 - \$1 million ☐ More than \$50 billion □ \$100.000.001 - \$500 million 20. How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion ■ \$1,000,001 - \$10 million estimate your liabilities □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million to be? □ \$100,001 - \$500,000 □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$500,001 - \$1 million ■ More than \$50 billion □ \$100,000,001 - \$500 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Leigh A. Morse Signature of Debtor 2 Leigh A. Morse Signature of Debtor 1 Executed on March 27, 2019 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Leigh A. Morse Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Wayne M. Greenwald	Date	March 27, 2019
Signature of Attorney for Debtor		MM / DD / YYYY
Wayne M. Greenwald		
Printed name		
Wayne Greenwald, P.C.		
Firm name		
475 Park Avenue South		
26th Floor		
New York, NY 10016		
Number, Street, City, State & ZIP Code		
Contact phone 212-983-1922	Email address	grimlawyers@aol.com
WG6758 NY		
Bar number & State		

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Debtor 1	Leigh A. Morse				
Dobtor 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	SOUTHERN DI	STRICT OF NEW YORK		
Case number					
(if known)					Check if this is an amended filing
B 104					
For Indi	vidual Chapter	11 Cases:	List of Creditors	Who Have the	20 Largest
Unsecur	red Claims Agai	inst You a	and Are Not Inside	ers	12/15
sole proprieto	or. 11 U.S.C. § 101. Also, c	lo not include cl	g securities; and any managing aims by secured creditors unlo f the 20 largest unsecured clai	ess the unsecured claim	or a business you operate as a n resulting from inadequate
Be as comple information.	te and accurate as possible	le. If two married	l people are filing together, bo	th are equally responsib	le for supplying correct
Part 1: List	the 20 Unsecured Claims	in Order from La	argest to Smallest. Do Not Inc	lude Claims by Insiders	
				·	Unsecured claim
4		What	is the nature of the claim?	Cup dit Coud	¢ ¢2.052.00
1 Ame	ex	vviiat	is the nature of the claim?	Credit Card	\$_\$2,652.00
	espondence/Bankrupto	_	the date you file, the claim is: Contingent	Check all that apply	
	Box 981540 aso, TX 79998	□ ■	Unliquidated		
E	u30, 17, 13330		Disputed		
		_	None of the above apply		
		Does	the creditor have a lien on you	ır property?	
		•	No	, , , ,	
Contac			Yes. Total claim (secured and	d unsecured) \$	
			Value of security:	- \$	
Contac	ct phone		Unsecured claim	\$	
2		What	is the nature of the claim?	Credit Card	\$ \$15,104.00
Ban	k Of America				
	Savarese Circle		the date you file, the claim is: Contingent	Check all that apply	
	908-01-50		Unliquidated		
ıam	pa, FL 33634	_	Disputed		
		- -	None of the above apply		
		Does	the creditor have a lien on you	ır property?	

B104 (Official Form 104)

Contact

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims

Value of security:

Yes. Total claim (secured and unsecured)

Fill in this information to identify your case:

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Debtor 1	Leigh A. Morse	Case number (if known)				
	Contact phone		Unsecured claim		\$	
3		What	is the nature of the claim?	Credit Card	t	\$_\$598.00
	Citioank	As of	the date you file, the claim is:	Check all that an	nlv	
	Citicorp/Centralized Bankruptcy Po Box 790334		Contingent	Orlean triat ap	Piy	
	St Louis, MO 63179		Unliquidated			
			Disputed			
			None of the above apply			
		Does	the creditor have a lien on you	ur property?		
			No			
	Contact		Yes. Total claim (secured and	d unsecured)	\$	
		_	Value of security:	,	- \$	
	Contact phone		Unsecured claim		\$	
4		What	is the nature of the claim?	Credit Card	t l	\$ \$18,167.00
	Discover Financial					
	Attn: Bankruptcy Department	AS 01	the date you file, the claim is: Contingent	Check all that ap	ply	
	Po Box 15316		Unliquidated			
	Wilmington, DE 19850	=				
		_	Disputed			
			None of the above apply			
•		Does	the creditor have a lien on you	ur property?		
			No			
	Contact		Yes. Total claim (secured and	d unsecured)	\$	
-	Contact phone		Value of security: Unsecured claim		- \$	
	Contact phone		Onsecured ciaim		Ψ	
5		What	is the nature of the claim?			\$ \$976,837.18
	Earl Davis c/o Zach Gelber	A c. c.	the data you file the alaim is:	Chaoli all that an	mh.	
	Gelber/ Santillo 347 West 36th Street, Rm 805		the date you file, the claim is: Contingent	Check all that ap	ріу	
	New York, NY 10018		Unliquidated			
	New Tork, NT 10010	_	Disputed			
			None of the above apply			
-		Does	the creditor have a lien on you	ur property?		
			No	,		
-	Contact	_	Yes. Total claim (secured and	d unsecured)	\$	
	Contact	ш	Value of security:	a anocourouj	- \$ ——	
-	Contact phone		Unsecured claim		\$	
6		What	is the nature of the claim?			\$ \$97,671.52
	Frelinghuysen Morris Foundatio					- Ψοι,οι 1102
	c/o Kinney Frelinghuysen		the date you file, the claim is:	Check all that ap	ply	
	92 Hawthorne Street		Contingent			
	Lenox, MA 01240		Unliquidated			
			Disputed			
			None of the above apply			

B 104 (Official Form 104)

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act	Does	the creditor have a lien on your property?						
act				Does the creditor have a lien on your property?				
act		No						
		Yes. Total claim (secured and unsecured)	\$					
	-	Value of security:	- \$					
act phone		Unsecured claim	\$					
	What	is the nature of the claim?		\$ \$14,726.03				
llet Dreyer & Berkey, LLP								
am Felsentein		the date you file, the claim is: Check all that a	pply					
		_						
w York, NY 10022	_							
	_							
	П	None of the above apply						
	Does	the creditor have a lien on your property?						
		No	•					
act								
act phone	-		- \$					
act priorie		Onsecured dalin	Ψ					
	What	is the nature of the claim?		\$ \$722,000.00				
nn Sare								
			pply					
		_						
w York, NY 10036								
	_	•						
		None of the above apply						
	Does	the creditor have a lien on your property?						
		No						
act		Yes. Total claim (secured and unsecured)	\$					
		Value of security:	- \$					
act phone		Unsecured claim	\$					
	What	is the nature of the claim?		\$ \$488,419.59				
chaise Foundation				<u> </u>				
Ronald D Spencer	_		pply					
w York, NY 10005								
		•						
		None of the above apply						
	Does	the creditor have a lien on your property?						
	. =	No						
act		Yes. Total claim (secured and unsecured)	\$					
	-	Value of security:	- \$					
act phone		Unsecured claim	\$					
	What	is the nature of the claim?		\$ \$3,795.00				
	act phone an Sare terson Belknap Webb Tyler 3 Avenuve of the Americas w York, NY 10036 act act act phone chaise Foundation Ronald D Spencer Vall Street w York, NY 10005	Does act phone What act phone What act phone What As of Does As of Does As of Does Act phone What As of What As of Does Act phone What As of What As of Does Act phone What As of What As of Does Act phone What As of What As of Does Act phone	WYork, NY 10022 Unliquidated Disputed None of the above apply	Unliquidated Disputed None of the above apply Does the creditor have a lien on your property? No Yes. Total claim (secured and unsecured) Value of security: Substitution Variety of the Americas What is the nature of the claim? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed None of the above apply Does the creditor have a lien on your property? No Yes. Total claim (secured and unsecured) Value of security: Value of				

B 104 (Official Form 104)

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Debto	Leigh A. Morse		Case number (if known)				
	New York, NY 10016	As of □ □ □	the date you file, the claim is: Check all that a Contingent Unliquidated Disputed None of the above apply	apply			
		Does	the creditor have a lien on your property?				
			No				
	Contact Contact phone		Yes. Total claim (secured and unsecured) Value of security: Unsecured claim	\$ - \$ \$			
11		What	is the nature of the claim?		\$ \$16,000.00		
	Weiner Law Group 629 Parsipanny Road Parsippany, NJ 07054	As of □ ■	the date you file, the claim is: Check all that a Contingent Unliquidated	apply			
		•	Disputed				
			None of the above apply				
		Does	the creditor have a lien on your property?				
			No				
	Contact		Yes. Total claim (secured and unsecured) Value of security:	\$ -\$			
	Contact phone		Unsecured claim	\$			
Part 2	: Sign Below						
		e information	provided in this form is true and correct.				
x /	s/ Leigh A. Morse		x				
ī	Leigh A. Morse Signature of Debtor 1		Signature of Debtor 2				
[Date March 27, 2019		Date				

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United States Bankruptcy Court Southern District of New York

In re	Leigh A. Morse	Debtor(s)	Case No. Chapter	11
	VEF	RIFICATION OF CREDITOR	MATRIX	
The ab	ove-named Debtor hereby verifie	s that the attached list of creditors is true and c	orrect to the best	of his/her knowledge.
Date:	March 27, 2019	/s/ Leigh A. Morse		

Signature of Debtor

AMEX
CORRESPONDENCE/BANKRUPTCY
PO BOX 981540
EL PASO, TX 79998

BANK OF AMERICA 4909 SAVARESE CIRCLE FL1-908-01-50 TAMPA, FL 33634

CAPITAL ONE / BERGDO ATTN: BANKRUPTCY PO BOX 30285 SALT LAKE CITY, UT 84130

CAPITAL ONE / SAKS F ATTN: BANKRUPTCY PO BOX 30285 SALT LAKE CITY, UT 84130

CAPITAL ONE/NEIMAN MARCUS/BERGDORF GOODM ATTN: BANKRUPTCY DEPT PO BOX 30285 SALT LAKE CITY, UT 84130

CHASE CARD SERVICES ATTN: BANKRUPTCY PO BOX 15298 WILMINGTON, DE 19850

CHASE MORTGAGE ATTN: BANKRUPTCY DEPT PO BOX 24696 COLUMBUS, OH 43224

CITIBANK
CITICORP/CENTRALIZED BANKRUPTCY
PO BOX 790334
ST LOUIS, MO 63179

DISCOVER FINANCIAL ATTN: BANKRUPTCY DEPARTMENT PO BOX 15316 WILMINGTON, DE 19850 EARL DAVIS C/O ZACH GELBER GELBER/ SANTILLO 347 WEST 36TH STREET, RM 805 NEW YORK, NY 10018

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